



STATE OF RHODE ISLAND RETIREE HEALTH CARE

OPEN ENROLLMENT 2014

INFORMATIONAL SESSIONS for Retirees Eligible for Medicare:

November 12, 2013

Crowne Plaza
801 Greenwich Ave.
Warwick

November 13, 2013

The Villa (formerly Ivy Garden)
272 Cowesett Ave.
West Warwick

November 14, 2013

Riviera Inn
580 N. Broadway
East Providence

November 15, 2013

Jacky's Galaxie
383 Metacom Ave.
Bristol

November 18, 2013

Holiday Inn Express
194 Fortin St.
Woonsocket

November 19, 2013

Holiday Inn
3009 Tower Hill Rd.
South Kingstown

Presentations will be at 9:30 a.m. at each location.

Representatives from the Office of Employee Benefits and United Healthcare, enrollment forms, and plan information will be available before the presentation from 9:00 a.m. - 9:30 a.m., and after the presentation from 10:30 a.m. - 11:00 a.m.

Reasonable accommodations are provided for individuals with disabilities, upon request, by calling (401) 222-3160 or TYY via 711, at least 72 hours prior to the event.

NOTE: If you and/or your spouse currently have a State retiree health plan and do not want to change plans, you do not need to do anything. Your current coverage will continue without interruption.

IMPORTANT ENROLLMENT INFORMATION:

- If you are unable to attend a meeting and wish to enroll or change your current election, please call the Office of Employee Benefits at 401-222-3160 and we will send you the appropriate information and forms.
- You may only enroll in a plan for 2014 during this Open Enrollment period from 11/12/2013 to 12/9/2013. Coverage will be effective January 1, 2014. Your pension benefit for the month ending Dec. 31, 2013, will reflect the deduction for the Jan. 2014 premium.
- Enrollment forms must be received at the Office of Employee Benefits by December 9, 2013: *State of Rhode Island, Office of Employee Benefits, One Capitol Hill, Providence, RI 02908-5864*

COVERAGE CHANGES – MEDICARE ADVANTAGE PLAN:

On January 1, 2014, the following coverage changes will be effective for all participants covered by the UHC Medicare Advantage HMO Plan:

- The inpatient hospital co-payment will change from \$100 per day for days 1-3 to \$150 per day for days 1-4; inpatient mental health/substance abuse co-payment will change from \$100 per day for days 1-3 to \$150 per day for days 1-4.
- Skilled Nursing Facility stays will change from a \$50 co-payment per day for days 1-10 to a \$50 co-payment for days 1-40.
- The annual out-of-pocket maximum will increase from \$1,500 to \$2,000.
- Outpatient surgery will have a \$50 co-payment.
- Durable medical equipment will require a 20% co-insurance payment.
- Specialist office visits and urgent care visits will change from \$20 per visit to \$30 per visit.
- Emergency room visits will change from \$35 to \$65 per visit if not admitted to the hospital.
- Ambulance charges will change from \$50 to \$100 per occurrence.

ADDITIONAL INFORMATION:

- **How much of the plan cost will the State pay?** If you are currently receiving a subsidy, you will continue to do so at the same level. Teachers and spouses do not receive a subsidy.
- **Can my spouse and I have different coverage?** Yes. A Retiree and his/her spouse who are both on Medicare may select different “over 65” plans. Or, if one is Medicare eligible and the other is not, one person may be in an “over 65” plan.
- **Can retired teachers join the State retiree health plan during Open Enrollment?** Yes, as long as you receive a pension from ERSRI. Teachers may enroll and pay 100% of the plan premium.

For additional information on the State’s retiree health coverage or to view the subsidy chart, go to www.employeebenefits.ri.gov and select Retiree Health.

For Medical Plan Information: (Tell the plan representative you are a State of Rhode Island Retiree)

UHC Supplemental 65 Plan:

Toll free: 1-866-202-0434

UHC Medicare Advantage HMO:

Toll free: 1-877-714-0178

If you and/or your spouse are **NOT** eligible for Medicare, please call our office at 401-222-3160 to request material on other available plans.

State of Rhode Island Medicare-Eligible Retiree Plans

| Plan Options | <u>UHC Medicare Advantage HMO</u> | <u>UHC Supplemental 65</u> |
|----------------------------------|--|---|
| Monthly Premium | \$206.94 (from 1/1/2014-12/31/2014) | \$225.41 (from 7/1/2013 - 6/30/2014) |
| Service Area | You must reside in Rhode Island | You can reside nationwide |
| Doctor Choice | You must use In-Network Doctors NO Referrals Required Approx. 94% of RI Doctors Participate | You can receive services from any Doctor who accepts original Medicare |
| Physician Services | \$10 Copay for Primary Care \$30 Copay for Specialist Co-pays apply to Annual \$2,000 Out-of-Pocket Maximum | \$0 Copay |
| Inpatient Hospital Co-pay | \$150 per day for days 1-4 (Applies to \$2,000 Annual Out-of-Pocket Maximum) You must use In-Network Hospitals All Hospitals in RI are In-Network | \$0 Copay You can receive services from any Hospital that accepts original Medicare |
| Skilled Nursing Facility | \$50 copay per day, days 1-40 (Applies to \$2,000 Annual Out-of-Pocket Maximum) | \$0 Copay |
| Vision Services | \$20 Copay for annual eye examination \$70 eyewear credit per calendar year | Routine Eye examinations & eyewear <u>not</u> covered |
| Hearing Services | \$0 Copay for annual hearing examination \$500 Hearing Aid allowance every three years | Hearing examinations & hearing aids <u>not</u> covered |
| Dental | \$20 Copay for one exam/cleaning every six months \$500 Calendar Year Maximum | No Coverage |
| Emergency Room | \$65 Copay/waived if admitted Emergencies Covered Worldwide when traveling | \$0 Copay Emergencies Covered Worldwide when traveling |
| Part D Rx Benefit | Medicare Part D Prescription Drug Plan Included: Tier 1: Generic Copay: \$3 (30 day) / \$6 (90 day) Tier 2: Preferred Brand Copay: \$28 (30 day) / \$56 (90 day) Tier 3: Non-Preferred Brand: \$58 (30 day) / \$116 (90 day) Tier 4: Specialty Brand Copay: 25% (30 day & 90 day) No Initial Rx Deductible Standard Coverage Gap - \$2,850 to \$4,550. While in the coverage gap, you will pay 47.5 % for brand name drugs and 72% for generic name drugs. | NO Rx COVERAGE |
| Additional Services | <ul style="list-style-type: none"> ▪ Silver Sneakers Membership – Free membership program at select locations including most YMCAs in Rhode Island. To find a participating location near you, go to: www.silversneakers.com ▪ Nurseline Available – 24 Hours/7 days a week ▪ Passport Program Available for Routine Services outside Rhode Island while traveling in some areas (for up to 9 Months) – Contact Medicare Advantage HMO for details. | <ul style="list-style-type: none"> ▪ Discounts on non-covered services, including Fitness Centers, through UnitedHealth Allies. Log onto www.myuhc.com. ▪ Nurseline Available – 24 Hours/7 days a week |

More detailed information available at www.employeebenefits.ri.gov (Retiree Health) or call:

UHC Medicare Advantage HMO
Toll free 1-877-714-0178

UHC Supplemental 65
Toll free 1-866-202-0434

Tell the plan representative you are a State of Rhode Island Retiree